module having a wireless transceiver and adapted to perform the functionality of the lower layers of the communication protocol stack, the system comprising:

a memory adapted to store the higher layers of the communication protocol stack; and

a processor adapted to cooperate with the communication module to effect wireless communication by the communication module, the processor being adapted to perform the functionality of the higher layers of the communication protocol stack stored in the memory.

22. (New) The system of claim 21 wherein the processor's performance of the functionality of the higher layers of the communication protocol stack enables the processor to cooperate with a communication module supporting substantially any type of wireless transceiver to effect wireless communication by the communication module.

23. (New) The system of claim 21 wherein the higher layers of the communication protocol stack comprise power saving functionality.

24. (New) The system of claim 23 wherein the power saving functionality comprises support for sleeping terminals.

25. (New) The system of claim 21 wherein the higher layers of the communication protocol stack stored by the memory and performed by the processor comprise a sessions layer.

26. (New) The system of claim 21 wherein the higher layers of the communication protocol stack stored by the memory and performed by the processor comprise a transport layer.

27. (New) The system of claim 21 wherein the higher layers of the communication protocol stack stored by the memory and performed by the processor comprise a network layer.

28. (New) The system of claim 21 wherein the processor does not perform at least one lower layer function of the communication protocol stack, instead allowing the communication module to perform said at least one lower layer function of the communication protocol stack.

29. (New) The system of claim 28 wherein the processor does not perform the functionality of a physical layer of the communication protocol stack, instead allowing the communication module to perform the functionality of the physical layer.

30. (New) The system of claim 28 wherein the processor does not perform the functionality of a data link layer of the communication protocol stack, instead allowing the communication module to perform the functionality of the data link layer.

31. (New) The system of claim 1 wherein the memory is adapted to store, and the processor is adapted to perform the functionality of, a first subset of a network layer of the communication protocol stack, and wherein the processor does not perform the functionality of a second subset of the network layer, instead allowing the communication module to perform the functionality of the second subset of the network layer.

32. (New) A portable terminal utilizing a communication protocol stack having a highest layer, at least one middle layer and a lowest layer, the portable terminal comprising:

a base memory storing a first set of instructions comprising at least the highest layer of the communication protocol stack;

a base processor adapted to perform the functionality of the first set of instructions stored in the base memory;

a communication module comprising a module processor, a module memory, and a wireless transceiver;

the wireless transceiver having a second set of instructions comprising at least the lowest layer of the communication protocol stack;

the module memory storing the second set of instructions;

the module processor using the second set of instructions in communicating with both the wireless transceiver and the base processor; and

the base processor using the first set of instructions in communicating with the module processor.

33. (New) The portable terminal of claim 32 wherein the second set of instructions comprises at least a portion of the at least one middle layer of the communication protocol stack.

34. (New) The portable terminal of claim 33 wherein the at least a portion of the at least one middle layer of the communication protocol stack of the second set of instructions comprises power saving functionality.

35. (New) The portable terminal of claim 34 wherein the power saving functionality comprises support for sleeping terminals.

36. (New) The portable terminal of claim 33 wherein the at least a portion of the at least one middle layer of the communication protocol stack of the second set of instructions comprises support for roaming.

37. (New) The portable terminal of claim 33 wherein the at least a portion of the at least one middle layer of the communication protocol stack of the second set of instructions comprises support reliable transmission.

38. (New) The portable terminal of claim 33 wherein the at least a portion of the at least one middle layer of the communication protocol stack of the second set of instructions includes a data link layer.

39. (New) The portable terminal of claim 33 wherein the at least a portion of the at least one middle layer of the communication protocol stack of the second set of instructions includes at least a portion of a network layer.